CONSTRAINTS PERCEIVED BY THE SHG MEMBERS OF MUZFFARPUR DISTRICT OF BIHAR: A STUDY

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Abstract: India has one of the largest stocks of cattle and buffaloes: more than 50 percent of the world's buffaloes and 20 percent of its cattle. Keeping in view of the all above facts, the present study is undertaken with the following specific objectives:-.To identifies the constraints perceived by the SHG members. There are altogether 16 blocks in Muzaffarpur district. Out of which two blocks Bochha and Sakra were selected purposively where self-help group on dairy sector are running effectively. Major constraints faced by SHGs members in dairy activities was delay in payment, difficulty in raising finance, unavailability of veterinary services, lack of knowledge of first aid services of veterinary, lack of adequate facility in the group.
Keywords: Group Dynamics, Dairy Sector, Self Help Group, Constraints.

INTRODUCTION

Animal husbandry along with agriculture is one of key sectors which provide massive employment and income opportunities for rural people of Bihar. This sector contributes about one-fifth of total rural income and creates large scale employment to women and workers belonging to marginalized section of the society. Dairying is one of the vital components of animal husbandry and has become an important secondary source of income. Dairying as an enterprise has been taken up mostly by marginal and landless farmers, wherein most of the activities are being performed by housewives. Now-a-days, micro finance through self-help group (SHG) has become a ladder for the poor to drag them out from the state of impoverishment; which, at the same time, also give them boost to feel secure, socially and psychologically.

RESEARCH METHODOLOGY

Muzaffarpur is one of the thirty eight districts of Bihar. There are altogether 16 blocks in Muzaffarpur district. Out of which two blocks Bochha and Sakra were selected

purposively where self-help group on dairy sector are running effectively. A total no of 27,673 SHGs are functioning in the district out of which 10 SHGs were selected randomly from the different blocks comprising 05 SHGs from Sakra and 05 SHGs from Bochha. Lists of those members who attend SHGs meeting regularly were prepared and out of the list 50 percent respondents were selected. i.e. 60 constituted the sample size of the study.It includes the constraints faced by SHGs women in dairy sector. The constraints were categorized in five sections i.e. milk marketing constraints, economic constraints, technical constraints, personal constraints and administrative constraints. To know constraints wise ranking, Garrett ranking technique was used i.e. average and percentage analysis was carried out to draw meaning interpretation of the results. To analysis the different constraints in involved SHGs women all possible reasons were made available to them. They were asked the reasons in the order of their importance. The rank given by them quantified using the Garrett Ranking Technique (Garrett,1969) to using the following formula.

$$\text{Percent position} = \sum_{j=1}^{n} \left[\left(\frac{R_{ij} - 0.5}{N_j} \right) \right] \times 100$$

Where,

R_{ij} = Rank given for the ith, item by the jth individual

N_j = Number of items ranked by the jth individual

RESULTS AND DISCUSSION

Garret's ranking technique was adopted to analyze the constraints perceived by Self-help group members in the study area. The respondents were asked to rank the given set of constraints perceived by them related to dairy activity. The order of merits that were given by the respondents was converted into ranks. The Percent position of each rank thus obtained was converted into scores by referring to table given by Garret. For each factor or problem, the scores of the individual respondents were added together and divided by the total number of respondents who gave scores and thus based on the mean scores, the ranks were given. These mean scores for all the factors were arranged in descending order and the most important factor was ranked first and the least important problem was ranked as the last.

Milk marketing constraints:

Another important factor which is connected to the location of the premises is the marketing of the dairy product. If the working place or the production unit is far away in the outskirts of the city, the SHGs woman are definitely going to face marketing problems.

Table -1: Milk marketing constraints faced by SHG members

A.	Milk marketing constraints	Mean Garrett score	Rank
1	Low production of milk	61.83	II
2	Delay in payment	71.68	I
3	Lack of preservation facilities of milk	55.30	III
4	Poor transportation	49.72	IV
5	Manpower constraints	33.33	V
6	Lack of economic resource and command	30.47	VI

It is clear from the table -1.1that the majority of the respondent faced constraints were delay in payment (71.68) this was followed by low production of milk and lack of preservation facilities of milk. The other constraints faced by SHG women in order of their importance.

Economic constraints

Under the economic constraints the specific constraints faced by SHG women in dairy farming were Non-availability of loan facilities for the purchase of milch animal, fodder etc., low price of milk, difficulty in raising finance.

Table -2: Economic constraints faced by SHG members

B.	Economic constraints	Mean Garrett score	Rank
1	Non-availability of loan facilities for the purchase of milch animal, fodder etc.	35.93	III
2	Low price of milk	48.87	II
3	Difficulty in raising finance	66.20	I

Table -2 revealed that among the above constraints the major constraints faced by SHG women were difficulty in raising finance as their mean Garrett value 66.20 was ranked first. Similarly the other constraints faced by respondent under the economic constraints were Low price of milk and Non-availability of loan facilities for the purchase of milch animal, fodder etc. as their mean Garrett value 48.87 and 35.93 were ranked second and third, respectively.

Technical constraints

In technical constraints the major constraint faced by respondent under the dairy farming were non supply of improved cow breeds buffaloes, breeding bulls, and fodder from the society, unavailability of quality cattle feed, unavailability of veterinary services and lack of pertinent knowledge about new innovation.

Table -3 Technical constraints faced by SHG members

C.	Technical constraints	Mean Garrett score	Rank
1	Non supply of improved cow breeds buffaloes, breeding bulls, and fodder from the society	33.93	IV
2	Unavailability of quality cattle feed	48.50	III
3	Unavailability of veterinary services	60.82	I
4	Lack of pertinent knowledge about new innovation	60.30	II

Table -3 indicates that among the above constraints the major constraints faced by SHG women were unavailability of veterinary services as their mean Garrett value 60.82 was ranked first. Similarly the other constraints faced by respondent under the technical constraints were lack of pertinent knowledge about new innovation, unavailability of quality cattle feed and non-supply of improved cow breeds buffaloes, breeding bulls, and fodder from the society as their mean Garrett value 60.30, 48.50 and 33.93 were ranked second third and fourth, respectively.

Personal constraints

The different personal constraints which were directly and indirectly responsible as constraints for performing well by SHG members in dairy farming are ranked by using Garrett ranking technique and are given in the following table.

Table -4   Personal constraints faced by SHG members

D.	Personal constraints	Mean Garrett score	Rank
1	Lack of knowledge of scientific animal feeding	51.70	III
2	Lack of knowledge of improved breeds of cows & buffaloes	55.67	II
3	Lack of knowledge of first aid services of veterinary	67.97	I
4	Low level of education	46.92	IV
5	Lack of family support	29.75	V

The observation of the table - 4 clearly revealed that the majority of the respondents faced personal constraints due to Lack of knowledge of first aid services of veterinary as the mean Garrett score of this constraint was 67.97 which ranked first. Similarly they also faced the problems like Lack of knowledge of improved breeds of cows & buffaloes and Lack of knowledge of scientific animal feeding as indicated by the rank given to these constraints.

Administrative constraints

In administrative constraints the major constraint faced by respondent under the dairy farming were rude behavior of group leader with members of SHG, lack of command in the implementation of group decision, lack of adequate facility in the group, shortage of technical person in the group, members lack interest in infrastructure development.

Table -5 Administrative constraints faced by SHG members

E.	Administrative constraints	Mean Garrett score	Rank
1	Rude behavior of group leader with members of SHG	31.75	**V**
2	Lack of command in the implementation of group decision	35.12	**IV**
3	Lack of adequate facility in the group	67.35	**I**
4	Shortage of technical person in the group	63.53	**II**
5	Members lack interest in infrastructure development	54.88	**III**

Among the above administrative constraints the major constraints faced by respondents were lack of adequate facility in the group as per the Garrett value 67.35 was ranked first. This was followed by shortage of technical person in the group and members lack interest in infrastructure development as their mean Garrett value 63.53 and 54.88 ranked second and third, respectively. The constraints lack of command in the implementation of group decision and rude behavior of group leader with members of SHG fourth and fifth ranked according to their mean Garrett value 35.12 and 31.75, respectively.

SUMMARY AND CONCLUSION: The constraints perceived by respondents

Major constraints faced by SHGs members in dairy activities was delay in payment, difficulty in raising finance, unavailability of veterinary services, lack of knowledge of first aid services of veterinary, lack of adequate facility in the group.

Recommendation: It was found that there were serious constraints faced by women SHG members. Unless these constraints are mitigated by the appropriate action of administrator and development personal involved in the area, the extent of dairy development will not be effective and smooth. A large number of member SHGs were found only functioning literate and education was found to influencing significantly to the group dynamics. Therefore proper programme to educate the middle aged women by informal education system could help to improve the life standard.

Suggestions: *Studies are to be conducted to understand the training need of SHG members and process of formation of SHG.

*Studies should be conducted to develop a suitable extension model for efficient and proper functioning of SHGs.

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